

HOUSING OPTIONS AFTER A PRESIDENTIAL DISASTER DECLARATION



Texas Department of Public Safety

DIVISION OF EMERGENCY MANAGEMENT

Registration after a Federal Declaration



Call 1-800-621-FEMA (3362)

— Go online www.fema.gov/assistance



On Your Smart Phone

m.fema.gov



Register for

- Housing Assistance
- Other Needs Assistance
- SBA



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INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

- **Housing Assistance**

Disaster-related assistance for applicants displaced from their pre-disaster primary residences, and/or whose pre-disaster residences are uninhabitable

- **Other Needs Assistance**

Disaster-related assistance for other necessary expenses and serious needs



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

- **Housing Assistance—100% Federal**
 - Temporary Housing
 - Transitional Shelter Assistance (TSA)
 - Rapid Temporary Roofing & Repairs
 - Lodging Expense Reimbursement (LER)
 - Critical Needs Assistance (CNA)
 - Interim Housing
 - Rental Assistance (RA)
 - Disaster Housing Assistance Program (DHAP)
 - Temporary Housing Unit (THU) Program



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

► **Transitional Shelter Assistance (TSA)**

- Used when emergency shelters are overwhelmed
- Used when State and FEMA leadership determine shelter residents or evacuees cannot return home for an extended period.
- State must request TSA
- FEMA authorizes and funds the use of hotels/motels as transitional shelters using assigned authorization codes
- 75/25 cost share under Stafford Act, Cat B, but is limited to survivors who resided in counties authorized for IA.



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

- ▶ **Rapid Temporary Roofing & Repairs (not implemented yet)**
 - FEMA may provide tarps
 - Through USACE, may coordinate installation of plastic sheeting
 - Voluntary Agencies may assist with installation of plastic sheeting in areas not heavily populated or may assist homeowners with installing tarps
 - Similar to the Blue Roof Program, new initiative to make rapid temporary repairs to doors and windows to allow families to shelter in their homes until permanent repairs can be made.



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

► **Lodging Expense Reimbursement (LER)**

- FEMA may reimburse applicants for lodging expenses incurred while essential repairs are being made to their primary residence.
- Any amount paid will be deducted from the Individuals and Households Program maximum.
- States responsibility to participate in public notification and work with local entities to assist in getting necessary utilities and debris removal completed to place people back in homes that are habitable as quickly as possible.



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

► Critical Needs Assistance (CNA)

- The State must request this form of assistance because extended displacement may create unusual financial burden
- FEMA may implement in declared disasters to help eligible, displaced applicants meet their immediate and critical needs under the ONA provision (cost shared with the State).



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

(CNA Continued)

- Limited financial assistance
 - Water
 - Food
 - First aid
 - Prescriptions
 - Infant formula-diapers
 - Personal hygiene items
 - Fuel for transportation



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INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

– **Rental Assistance (RA)** (up to 18 months)

- FEMA will provide, until HUD fully implements their Disaster Housing Assistance Program (DHAP), rental assistance to eligible applicant (renters and owners) whose primary residence requires habitability repairs because of the disaster, when relocation plans are indicated at the time of inspection and when no additional living expenses (ALE) or sufficient ALE coverage (less than one month of the fair market rental)
- State, federal and rental housing industry partners work to identify properties available for short-term rentals including waivers requested for tax-credit properties that will provide short term leases
- Locals shall assist in the identification of available rental properties



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

Rental Assistance (RA) (up to 18 months) cont.

- Locals shall assist in the identification of available rental properties
- Any amount paid will be deducted from the Individuals and Households Program maximum.



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INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

Disaster Housing Assistance Program (DHAP)

- Provides information on and access to available, habitable housing units, including units accessible to eligible applicants with a disability
- Ensures applicants who were receiving Section 8 assistance prior to the disaster are re-integrated into the program (both Housing Choice Voucher and project-based Section 8 applicants)
- When requested by the State and funded by FEMA, the US Department of Housing and Urban Development (HUD) administers the Disaster Housing Assistance Program (DHAP)-Also must be mission assigned by FEMA
- Provides access to housing counseling services
- Provides enforcement of the Fair Housing Act



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

- ▶ **Temporary Housing Units (THU) (up to 18 months)**
 - ▶ If there is a shortage of available rental units to meet disaster housing needs, FEMA, in conjunction with the State, will begin to survey those applying for housing assistance to determine if direct housing mission is appropriate.
 - ▶ Temporary Housing Units purchased after 9/12/08 will be required to have a formaldehyde level of less than 16ppb
 - ▶ Direct housing will be based on the type and magnitude of the event.
 - ▶ Locals will work closely with FEMA and contractors to ensure that appropriate zoning and permitting requirements are in place



Temporary Housing Units (THUs)

- Identify available units in storage
- Identify available commercial mobile home sites
- GSA to issue contract for purchase, stage, prep, deliver, set-up
- Does not affect Individuals and Households Program maximum



Mobile Home Parks

- If needed, USACE to identify group sites and plan development of the areas
- USACE to contract utility installation
- Many may be at their Home Site





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INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

– Repairs

- FEMA may provide home repair funds to homeowners whose uninsured/underinsured primary residence requires habitability repairs.
- Program intent is to restore dwelling to safe, sanitary, and functional condition.
- The FEMA contract inspector will assess overall habitability based on damages to essential construction components and/or the safety/sanitary conditions of the dwelling.
- Eligible applicants may receive home repair assistance up to the IHP maximum of \$31,900 (FY13).



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

► Repairs

- State must monitor and police efficacy and integrity of contractors providing construction and repair services
- This includes public announcements and advisories to ensure disaster survivors are not further victimized by unscrupulous contractors.
- Voluntary agencies have a tremendous capability to assist with the cleanup, repair and rebuilding of homes.
- The local officials must ensure permitting and code compliance.



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

► Replacement

- If the FEMA contract inspector determines the homeowner's uninsured/underinsured primary residence is destroyed, they will receive the maximum IHP award of \$31,900 (FY13).
- A home is generally determined to be destroyed if all phases of construction are compromised and the home is deemed not repairable.



INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

► **Permanent Housing Construction**

- In remote regions only
- Very unlikely to happen in Texas



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INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

-Relocate?



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INDIVIDUAL & HOUSEHOLDS PROGRAM (IHP)

- Maximum award available is \$31,900 (as adjusted annually by the CPI)
- Maximum repair assistance is \$31,900
- Maximum replacement assistance is \$31,900



OTHER FEDERAL AGENCIES (OFAs)



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US Department of Agriculture (USDA)

- Responsible for providing emergency housing loans, grants, and other forms of relief to individuals and households living in rural America
- When disasters occur, USDA can leverage its existing housing programs and adjust provisions as needed to assist residents in the affected areas, including those who are already in various USDA rural housing programs.



US Veteran's Administration (VA)

- Although the VA does not have a direct disaster related housing program, the National Response Framework's ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services – outlines how the VA may assign representatives to FEMA Disaster Recovery Centers (DRCs) to counsel eligible disaster survivors on VA housing
- May assign single-family and multiple housing units for the purpose of providing interim housing options to eligible disaster survivors who are veterans, certain dependents, or beneficiaries of veterans.



Internal Revenue Service (IRS)

- Special tax law provisions may help taxpayers recover financially from the impact of a disaster
- The IRS may grant additional time to file returns and pay taxes
- Both individuals and businesses in a presidentially-declared disaster area can receive a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return
- IRS can permit the claim of additional exemptions for homeowners or renters who provide housing in their primary residence to qualifying displaced individuals.



US Army Corps of Engineers (USACE)

- May be tasked with providing housing inspection, construction, or installation services
- Sheltering and interim housing support follows the direction of FEMA through Mission Assignments.
- Can also conduct or provide technical assistance on the expedited repair of damaged homes, to include temporary roofing or other repairs that facilitate reoccupation of minimally damaged structures.



The General Services Commission (GSA)

- Provides essential products and services needed to help prevent, prepare for, and respond to emergency housing situation
- Can utilize the 'GSA Advantage! Disaster Relief' section of its online shopping and ordering system to provide Federal, State, and local agencies access to the acquisition of supplies and equipment needed to support requirements for disaster housing relief and emergency preparedness.



US Dept. Of Health & Human Services (DHHS)

- Supports disaster-housing activities primarily through its roles and responsibilities under the National Response Framework's ESF # 6-Mass Care, Emergency Assistance, Housing, and Human Services.
- Facilitates the housing recovery process through the administration of grant and wrap-around services that promote the delivery of human services and programs to assist individuals and households impacted by disasters.
- Particularly helpful in supporting the needs for populations who may require additional housing considerations for disability, access and functional needs, as well as children and elderly persons.



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Questions?????



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